

FROM:

NO POSTAGE
NECESSARY
IF MAILED
IN THE
UNITED STATES

BUSINESS REPLY MAIL
FIRST-CLASS MAIL PERMIT NO. 8 CARLISLE IA

POSTAGE WILL BE PAID BY ADDRESSEE

PROCESSING CENTER
PO BOX 940
CARLISLE IA 50047-9927

Smart Card. Smart Choice.

earn
6¢
/gallon*

- Purchase a minimum of 45 gallons of Exxon- or Mobil-branded fuel in a month
- Rebates apply from the 1st gallon up to 100 gallons every qualifying month
- See your rebates on your monthly statement



APPLY TODAY

*See details inside this application



Mobil

Smart Card. Smart Choice.

earn 6¢/gallon*

- Purchase a minimum of 45 gallons of Exxon- or Mobil-branded fuel in a month
- Rebates apply from the 1st gallon up to 100 gallons every qualifying month
- See your rebates on your monthly statement



*See details inside this application.



APPLY TODAY

Visit www.exxonmobilsmartcard.com
call **1-866-379-1010**
or fill out and return the attached application.

earn 6¢/gallon
with the ExxonMobil Smart Card

Earn 6¢/gallon when you purchase at least 45 gallons of fuel with your Smart Card. Savings apply from the 1st gallon.

Convenient

Nearly 10,000 Exxon and Mobil locations
Visit www.exxonmobilsmartcard.com to find the station closest to you.

Keep track of fuel purchases separately
Perfect for tracking your budget, also helps keep other credit open for "big ticket" purchases or emergencies.

ATM cash access

Get cash when you need it from over 250,000 ATMs nationwide.

Smart

Ongoing rebates

Helps you save on fuel expenses and put money back in your pocket.

Flexible payment options

Pay your bill in full each month or just make the minimum payment.

Additional cards at no cost

Put your whole family's fuel purchases on one statement.

*Subject to credit approval. New accounts only. Account must be applied monthly on your billing statement with qualifying purchases. Total annual credit not to exceed \$72.00.

ExxonMobil[®] Smart Card



15 gallons in a month with the ExxonMobil
up to 100 gallons every qualifying month.

Secure

\$0 Fraud Liability
For unauthorized charges.

Citi[®] Identity Theft Solutions

Because your ExxonMobil Smart Card is issued by Citi, if you are ever the victim of identity theft, we have specialized services to help you.

Choose one of three easy ways to apply:



Online

at www.exxonmobilsmartcard.com



Call

1-866-379-1010



Mail

Fill out and return the
attached application

open and in good standing to qualify. Statement credits will be
es. As used above "month" refers to your monthly billing cycle.

Manage your account online

- › Check your balance, due date, available credit and view your statement
- › Pay your credit card bill
- › Receive statements online or via email
- › Update your personal information anytime



Pay in a flash with Speedpass[™]

- ☒ Free to get and free to use
- ☒ Links directly to your ExxonMobil Smart Card
- ☒ Accepted at thousands of locations nationwide



› To sign up, simply check the box
on the attached application.

TERMS AND CONDITIONS OF OFFER



Rewards Program Information

You will receive statement credits based upon fuel purchases made with your ExxonMobil Smart Card at Exxon and Mobil locations within the United States. You will earn a credit of six cents (\$.06) per gallon on up to one hundred (100) gallons in each billing cycle that you purchase at least forty-five (45) gallons of Exxon- or Mobil-branded fuel. Gallons purchased will be considered for a credit in the billing cycle they are posted to your account. Total annual credit not to exceed \$72.00. Credits will only be earned on fuel purchases made for personal, family or household purposes.

When calculating the amount of the credit, we will multiply the number of gallons purchased by six cents (\$.06) and round to the nearest cent. In the event gallon information is not available for a specific transaction, we will determine the number of gallons purchased by dividing the total purchase amount by an average price per gallon amount obtained from the U.S. Department of Energy.

Credits will be automatically posted to your monthly billing statement. Your account must remain open and current in order for you to earn credits. When you become a cardmember, you will receive the full Rewards Program Terms and Conditions, which we may change at any time upon thirty (30) days prior written notice.



- This offer is only valid for new accounts. You must be at least 18 years of age. If you are married, you may apply for a separate account. Citibank, N.A. ("we" or "us") is the issuer of your ExxonMobil Smart Card account. Citibank, N.A. is located in Sioux Falls, SD.
- Federal law requires us to obtain, verify and record information that identifies each person who opens an account, in order to help the government fight the funding of terrorism and money laundering activities. To process the application, we must have your name, home address, date of birth and other identifying information, and we may ask for identifying documents from you as well.
- To process the application it must be:
 1. Accurately completed, and
 2. Signed and verifiably correct
- Please send the application to:
Processing Center
PO Box 940
Carlisle, IA 50047-9927
- Please allow four weeks from date of submission to process a completed application.
- We may gather information about you, including from your employer, your bank, credit bureaus, and others, to verify your identity and determine your eligibility for credit, renewal of credit, and future extensions of credit. If you ask us, we will tell you whether or not we requested a credit bureau report, and the names and addresses of any credit bureaus that provided us with such reports.
- To receive an ExxonMobil Smart Card, you must meet our applicable criteria bearing on creditworthiness. Your credit limit will be determined by your annual salary and wages, your other annual income and a review of your debt, including the debt listed on your credit report. You will be informed of the amount of your credit limit when you receive your card. Some credit limits may be as low as \$100. Please note that cash advances may be limited to a portion of your credit limit.
- You authorize us to share with ExxonMobil and its affiliates experiential and transactional information regarding your activity with us.

Notice to Ohio Residents: The Ohio laws against discrimination require that all creditors make credit equally available to all creditworthy customers, and that credit reporting agencies maintain separate credit histories on each individual upon request. The Ohio Civil Rights Commission administers compliance with this law.

Notice to Wisconsin Residents: No marital property agreement, unilateral statement, or court decree adversely affects our rights, unless you give us a copy of such agreement, statement or court order before we grant you credit, or we have actual knowledge of its terms before your account is opened.

ExxonMobil SMART CARD DISCLOSURES**Interest Rates and Interest Charges**

Annual Percentage Rate (APR) for Purchases	24.99% This APR will vary with the market based on the Prime Rate.
APR for Cash Advances	29.95% This APR will vary with the market based on the Prime Rate.
How to Avoid Paying Interest on Purchases	Your due date is at least 25 days after the close of each billing cycle. We will not charge you any interest on purchases if you pay your entire balance by the due date each month.
Minimum Interest Charge	If you are charged interest, the charge will be no less than \$2.
For Credit Card Tips from the Consumer Financial Protection Bureau	To learn more about factors to consider when applying for or using a credit card, visit the website of the Consumer Financial Protection Bureau at http://consumerfinance.gov/learnmore.

Fees

Transaction Fees <ul style="list-style-type: none">Cash Advance	Either \$10 or 5% of the amount of each cash advance, whichever is greater.
Penalty Fees <ul style="list-style-type: none">Late PaymentReturned Payment	Up to \$35 . Up to \$35 .

How We Will Calculate Your Balance: We use a method called "daily balance."

The information about the costs of the card described in this application is accurate as of April 23, 2014. This information may have changed after that date. To find out what may have changed, write to us at Citibank, N.A., P.O. Box 6102, Sioux Falls, SD 57117-9695.

For more information call ExxonMobil at 1-800-344-4355. New York residents may contact the New York State Department of Financial Services by telephone, 1-800-342-3736, or visit its website, www.dfs.ny.gov, for free information on comparative credit card rates, fees and grace periods.

***This information is required to process your application.**

PERSONAL INFORMATION (Please print using blue or black ink.)

*FIRST NAME

*LAST NAME

M.I. SUFFIX

*HOME ADDRESS (No P.O. Box)

APT. NO.

*CITY OR TOWN

*STATE

*ZIP

*SOCIAL SECURITY NUMBER

*DATE OF BIRTH

*PRIMARY PHONE

BUSINESS PHONE

If you have entered a cell phone number, or another number that you later convert to a cell phone number, you agree that we may contact you at this number. You also agree to receive calls and messages such as, pre-recorded messages, calls and messages from automated dialing systems, or text messages. Normal cell phone charges may apply.

EMAIL ADDRESS

Example: jdoe@citi.net. If you provide your email address, we may use it to contact you about your account and tell you about useful products and services. We may also provide your email address to ExxonMobil which may use it to send you news about the latest merchandise, promotions and sales.

FINANCIAL INFORMATION

Information you supply about your salary/wages, other income and housing payment is important to us in considering your ability to make payments on the account.

*RESIDENCE STATUS

*MONTHLY MORTGAGE OR RENT PAYMENT (If \$0, please enter \$0)

OWN RENT OTHER

*ANNUAL SALARY AND WAGES

*OTHER ANNUAL INCOME (Examples: interest, dividends, rental income, retirement benefits.)

If you are 21 or older, you may include income from others that you can reasonably access to pay your bills.

3101

*Alimony, child support or separate maintenance income need not be revealed if you do not wish to have it considered as a basis for repaying this obligation.

YES! I'd like an additional card with the following name on it:

Please pick your billing date (check one):

Beginning of the Month

Middle of the Month

End of the Month

How many Speedpass™ devices do you need?*

1

2

Store Number

*Speedpass is not required to get a credit card. If elected, Speedpass purchases will be billed to your ExxonMobil account and will be subject to the terms of your account.

317018

PLEASE SIGN THIS AUTHORIZATION

By signing below, I certify that I have read the ExxonMobil Smart Card Disclosures and agree to and meet the Terms and Conditions of Offer on the facing page.

SIGNATURE OF APPLICANT

DATE OF APPLICATION

Please see facing page for ExxonMobil Credit Card Disclosures, which includes rates, fees, and other cost information.

06000

3101

MAIL